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Method and apparatus for settlement of accounts by IC cards.

An IC card (6) has a card information memory area wherein there are written a master public key nA, card secret keys pU and qU, a card public key nU, a card identification number IDU, and a first master digital signature SA1 for information including the card identification number. An IC card terminal (2a,2b) has terminal information memory area wherein there are written a master public key nA, terminal secret keys pT and qT, a terminal public key nT, a terminal identification number IDT, and a second master digital signature SA2 for information including the terminal identification number IDT. When inserted into the IC card terminal, the IC card

sends thereto the data nU, IDU, and SA1. The IC card terminal verifies the digital signature SA1 by the master public key nA and, if it is valid, transmits the data nT, IDT and SA2 to the IC card. The IC card verifies the digital signature SA2 by the master public key nA and, if it is valid, transmits information corresponding to the current remainder value V to the IC card terminal. The IC card terminal makes a check to see if the received information corresponding to the remainder value V is appropriate, and if so, becomes enabled for providing a service.

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	The present search report has been	drawn up for all claims				
	Place of search	Date of completion of the search	<u> </u>	Examiner		
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present	European patent application comprised at the time of filing more than ten claims.	
1 1	All claims fees have been paid within the prescribed time limit. The present European search report has been drawn up for all claims.	
	Only part of the claims fees have been paid within the prescribed time limit. The present European search report has been drawn up for the first ten claims and for those claims for which claims fees have been paid,	
	namely claims:	
	No claims fees have been paid within the prescribed time limit. The present European search report has been drawn up for the first ten claims.	
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$\boxtimes$	All further search fees have been paid within the fixed time limit. The present European search report has been drawn up for all claims.	
	Only part of the further search fees have been paid within the fixed time limit. The present European search report has been drawn up for those parts of the European patent application which relate to the inventions in respects of which search fees have been paid,	
	namely claims:	
	None of the further search fees has been paid within the fixed time limit. The present European search report has been drawn up for those parts of the European patent application which relate to the invention first mentioned in the claims.	

European Patent Office

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## LACK OF UNITY OF INVENTION

The Search Division considers that the present European patent application does not comply with the requirement of unity of invention and relates to several inventions or groups of inventions.

1. Claims 1-9,15,16: Settlement of charges

2. Claims 10-12 : Creating of IC card

3. Claims 13,14 : Password registration

4. Claims 17,19, 22,25: IC card terminal

5. Claim 18 : IC card

6. Claims 20,23,24,: IC card system 26,27

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